

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Vincent Talmadge
 Rachel I. Talmadge-Smith
 Debtors

Case No. 11-12428-sr
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: Virginia
 Form ID: 138NEW

Page 1 of 3
 Total Noticed: 49

Date Rcvd: Dec 22, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 24, 2016.

db/jdb +Vincent Talmadge, Rachel I. Talmadge-Smith, 2127 S. Opal Street,
 Philadelphia, PA 19145-3605
 cr +Ocwen Loan Servicing, LLC, c/o Udren Law Offices, P.C., Woodcrest Corporate Center,
 111 Woodcrest Rd., Ste. 200, Cherry Hill, NJ 08003-3620
 cr +WELLS FARGO BANK NA, 1 HOME CAMPUS, MAC# X2303-01A, DES MOINES, IA 50328-0001
 12338141 ++ABSOLUTE RESOLUTIONS CORP, PO BOX 880306, SAN DIEGO CA 92168-0306
 (address filed with court: Absolute Resolutions Corp, 6602 E1 Cajon Blvd.,
 San Diego, CA 92115)
 12338143 +Americas Servicing Co, Po Box 10328, Des Moines, IA 50306-0328
 12338145 +Ashleigh Levy, 200 Sheffield Street, Mountainside, NJ 07092-2314
 12338146 +Bac Home Loans Servici, 450 American St, Simi Valley, CA 93065-6285
 12338148 ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285
 (address filed with court: Cap One, Po Box 85520, Richmond, VA 23285)
 12338154 Jefferson University Hospitals, Thomas Jefferson Univ. Hosp., POB 8500-3100,
 Philadelphia, PA 19178-3100
 12338155 +Mary L. Harbert-Bell, Esq., 220 Lake Drive East, Suite 301, Cherry Hill, NJ 08002-1165
 12338156 +McCabe, Weisberg and Conway, P.C., Suite 2080, 123 S. Broad Street,
 Philadelphia, PA 19109-1031
 12338157 #+Michael J. Dougherty, Esq, Weltman, Weinberg and Reis Co., LPA,
 325 Chestnut Street, Suite 501, Philadelphia, PA 19106-2605
 12430146 +OLD REPUBLIC INSURANCE, C/O LCS FINANCIAL SERVICES, 6782 S. POTOMAC ST #100,
 CENTENNIAL, CO 80112-3915
 12338159 +Old Republic Equity Credit Services, 307 North Michigan Avenue, 15th Floor,
 Chicago, IL 60601-5405
 12338160 +PGW, 800 W. Montgomery Avenue, Philadelphia, PA 19122-2806
 12338163 +Police And Fire Fcu, 2837 Southampton Rd, Philadelphia, PA 19154-1206
 12338161 +Police and Fire F.C.U., 901 Arch Street, Philadelphia, PA 19107-2495
 12338164 +Pro Co, P.O. Box 2462, Aston, PA 19014-0462
 12338165 +Specialized Loan Servi, 8742 Lucent Blvd Ste 300, Highlands Ranch, CO 80129-2386
 12356832 ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026
 (address filed with court: Toyota Motor Credit Corporation, PO BOX 8026,
 Cedar Rapids, IA. 52408-8026)
 12338166 +Terence J. McCabe, Esq., 123 S. Broad Street, Suite 2080, Philadelphia, PA 19109-1031
 12338167 Thomas Jefferson University Hospitals, P.O. Box 8500-3100, Philadelphia, PA 19178-3100
 12338168 +Toyota Motor Credit Co, 240 Gibraltar Rd Ste 260, Horsham, PA 19044-2387
 12385919 Toyota Motor Credit Corporation (TMCC), PO BOX 8026, Cedar Rapids, Iowa 52408-8026
 12338153 ++WACHOVIA BANK NA, MAC X2303-01A, 1 HOME CAMPUS, 1ST FLOOR, DES MOINES IA 50328-0001
 (address filed with court: Homeq Servicing, Po Box 13716, Sacramento, CA 95853)
 12338170 Wachovia Bank N.A., PO Box 50014, Roanoke, VA 24040-0014
 12338171 Water Revenue Bureau, 1401 JFK Blvd., Philadelphia, PA 19102-1663
 12450227 +Wells Fargo Bank, 1 Home Campus, MAC X2303-01A, Des Moines IA 50328-0001
 12338172 +Wells Fargo Bank, 18700 Nw Walker Rd, Beaverton, OR 97006-2950
 12359558 Wells Fargo Bank NA, c/o Chandra Arkema, Esq, Woodcrest Corporate Center,
 111 Woodcrest Road, Ste 200, Cherry Hill, NJ 08003-3620
 12338173 +Wells Fargo Bank Nv Na, Po Box 31557, Billings, MT 59107-1557
 12346889 +Wells Fargo Bank, N.A., c/o Wells Fargo Card Services, Recovery Department, P.O. Box 9210,
 Des Moines, IA 50306-9210
 12389551 Wells Fargo Bank, N.A., Home Equity Group, X2303-01A - 1 Home Campus,
 Des Moines, IA 50328-0001
 13191989 +Wells Fargo Bank, N.A., as Trustee , fo, Serviced by Select Portfolio Servicing,,
 3815 South West Temple, Salt Lake City, UT 84115-4412
 12338175 +Wf/Wb Cc, Po Box 3117, Winston Salem, NC 27102-3117
 12338176 +Wfnb/New York & Compa, 220 W Schrock Rd, Westerville, OH 43081-2873

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: bankruptcy@phila.gov Dec 23 2016 02:09:05 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Dec 23 2016 02:08:21
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Dec 23 2016 02:08:39 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 12338142 E-mail/Text: roy.buchholz@allianceoneinc.com Dec 23 2016 02:07:41
 Alliance One Receivables Mgt., Inc., P.O. Box 3100, Southeastern, PA 19398-3100
 12388481 +E-mail/Text: BANKRUPTCY@ASSETACCEPTANCE.COM Dec 23 2016 02:08:22 Asset Acceptance LLC,
 Po Box 2036, Warren MI 48090-2036
 12445174 +E-mail/Text: bncmail@w-legal.com Dec 23 2016 02:08:29 CANDICA L.L.C.,
 C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 12338150 +E-mail/Text: bankruptcy@phila.gov Dec 23 2016 02:09:05 City of Philadelphia,
 1515 Arch Street, 15th Floor, Philadelphia, PA 19102-1504
 12361664 E-mail/Text: mrdiscen@discover.com Dec 23 2016 02:07:42 Discover Bank,
 DB Servicing Corporation, PO Box 3025, New Albany, OH 43054-3025

District/off: 0313-2

User: Virginia
Form ID: 138NEW

Page 2 of 3
Total Noticed: 49

Date Rcvd: Dec 22, 2016

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

12338151 +E-mail/Text: mrdiscen@discover.com Dec 23 2016 02:07:42 Discover Fin Svcs Llc,
Po Box 15316, Wilmington, DE 19850-5316
12338152 +E-mail/Text: alexa.yandell@savantlg.com Dec 23 2016 02:09:07 Heritage Pacific Financial,
2200 K Avenue, Suite 200, Plano, TX 75074-5970
12338158 Fax: 407-737-5634 Dec 23 2016 03:16:45 Ocwen Loan Servicing LLC, P.O. Box 24737,
West Palm Beach, FL 33416-4737
12355229 +Fax: 407-737-5634 Dec 23 2016 03:16:45 Ocwen Loan Servicing, LLC,
Attn: Bankruptcy Department, 1661 Worthington Rd, Suite 100,
West Palm Beach, FL 33409-6493
13031987 +E-mail/Text: bncmail@w-legal.com Dec 23 2016 02:08:38 Vanda, LLC,
c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400, Seattle, WA 98121-3132
TOTAL: 13

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +Vanda, LLC, c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400,
Seattle, WA 98121-3132
12338144* +Americas Servicing Co, Po Box 10328, Des Moines, IA 50306-0328
12338147* +Bac Home Loans Servici, 450 American St, Simi Valley, CA 93065-6285
12338162* +Police and Fire F.C.U., 901 Arch Street, Philadelphia, PA 19107-2495
12338169* +Toyota Motor Credit Co, 240 Gibraltar Rd Ste 260, Horsham, PA 19044-2387
12338174* +Wells Fargo Bank Nv Na, Po Box 31557, Billings, MT 59107-1557
cr ##+SELECT PORTFOLIO SERVICING, INC, SERVICING AGENT F, 3815 South West Temple,
Salt Lake City, UT 84115-4412
12502322 ##+Bank of America, N.A., 400 National Way, Mail Stop: CA6-919-01-23,
Simi Valley, CA 93065-6414
12338149 ##+Chase, 10790 Rancho Bernardo Rd, San Diego, CA 92127-5705
TOTALS: 0, * 6, ## 3

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 24, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on December 22, 2016 at the address(es) listed below:

ANDREW SPIVACK on behalf of Creditor Wells Fargo Bank, NA As Trustee For The Pooling And
Servicing Agreement etal paeb@fedphe.com
ANTHONY R. DISTASIO on behalf of Creditor WELLS FARGO BANK NA ard@lidaklaw.com
CHANDRA M. ARKEMA on behalf of Ocwen Loan Servicing, LLC as servicer for WELLS FARGO BANK,
N.A. Trustee POOLING AND SERVICING AGREEMENT Dated as of September 1, 2004 Asset-Backed
Pass-Through Certificates Series 2004-WHQ1 pabk@logs.com
DANIELLE BOYLE-EBERSOLE on behalf of Creditor Wells Fargo Bank, N.A., as Trustee , in trust
for the registered holders of Park Place Securities, Inc. , Asset-Backed Pass-Through
Certificates, Series 2004-WCW1 debersole@hoflawgroup.com, bbleming@hoflawgroup.com
DAVID H. LIPOW on behalf of Creditor Wells Fargo Bank, N.A., as Trustee , in trust for the
registered holders of Park Place Securities, Inc. , Asset-Backed Pass-Through Certificates,
Series 2004-WCW1 bkecf@milsteadlaw.com, dlipow@milsteadlaw.com
DAVID M. OFFEN on behalf of Debtor Vincent Talmadge dmo160west@gmail.com,
davidoffenecf@gmail.com

District/off: 0313-2

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Page 3 of 3
Total Noticed: 49

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

DAVID M. OFFEN on behalf of Joint Debtor Rachel I. Talmadge-Smith dmo160west@gmail.com, davidoffenecf@gmail.com
FREDERICK L. REIGLE ecfmail@fredreiglech13.com, ecf_frpa@trustee13.com
FREDERICK L. REIGLE on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglech13.com, ecf_frpa@trustee13.com
JOHN ERIC KISHBAUGH on behalf of Ocwen Loan Servicing, LLC as servicer for WELLS FARGO BANK, N.A. Trustee POOLING AND SERVICING AGREEMENT Dated as of September 1, 2004 Asset-Backed Pass-Through Certificates Series 2004-WHQ1 jkishbaugh@udren.com, vbarber@udren.com
JOSHUA ISAAC GOLDMAN on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION bkgroup@kmllawgroup.com, bkgroup@kmllawgroup.com
KIMBERLY A. BONNER on behalf of Creditor US Bank National Association, as Trustee for Credit Suisse First Boston 2005-8 amps@manleydeas.com
MARGARET GAIRO on behalf of Creditor WELLS FARGO BANK NA ecfmail@mwc-law.com
MATTHEW CHRISTIAN WALDT on behalf of Creditor Wells Fargo Bank, N.A. mwaldt@milsteadlaw.com, bkecf@milsteadlaw.com
POLLY A. LANGDON on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglech13.com, ecf_frpa@trustee13.com
SHERNESE V. WOODBINE on behalf of Creditor Ocwen Loan Servicing, LLC cbblack@udren.com
THOMAS I. PULEO on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION tpuleo@kmllawgroup.com, bkgroup@kmllawgroup.com
United States Trustee USTPRRegion03.PH.ECF@usdoj.gov

TOTAL: 18

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA**

In Re: Vincent Talmadge and Rachel I.
Talmadge-Smith

Debtor(s)

Bankruptcy No: 11-12428-sr
Chapter: 13

NOTICE

To the debtor, debtor's counsel, trustee, and all creditors and parties in interest, NOTICE IS GIVEN THAT:

1. The Standing Chapter 13 Trustee has filed his final report and account.
2. Any answer, objection, responsive pleading or request for hearing with regard to the discharge of the debtors, including any request to delay the entry of discharge pursuant to 11 U.S.C. §1328(h), must be filed in writing with the Clerk of the U.S. Bankruptcy Court,

900 Market Street
Suite 400
Philadelphia, PA 19107

within 30 days from the date of this notice.

3. In the absence of any objection, the Court may enter the Order of Discharge.

For The Court

Timothy B. McGrath
Clerk of Court

Dated: 12/22/16